

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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MidFirst Bank

In Re:
Steven Jones,

Debtors.



Order Filed on February 20, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 13-30816 KCF

Adv. No.:

Hearing Date: 1/10/2018 @ 9:00 a.m.

Judge: Kathryn C. Ferguson

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: February 20, 2018

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson", is written over a horizontal line.
Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

(Page 2)

Debtor: Steven Jones

Case No: 13-30816 KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default as to real property located at 1053 Robin Court, Unit 3153, Building 31 Green Brook, NJ 08812, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruce C. Truesdale, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 6, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2016 through February 2018 for a total post-petition default of \$20,712.09 (missed mortgage payments of: 5 @ \$714.13; 12 @ \$620.94; 8 @ \$630.68, 5 AO payments @ \$679.65, 1 AO payment @ \$679.61 and late fees: 5 @ 28.56; 12 @ \$24.83; 5 @ \$25.22)

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$6,000.00 to be received no later than March 1, 2017 and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$14,712.09 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2018, directly to Secured Creditor, MidFirst Bank (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Steven Jones
DebtorCase No. 13-30816-KCF
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2018.

db +Steven Jones, 1053 Robin Court, Greenbrook, NJ 08812-1738

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 22, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,

bkgroup@kmlawgroup.com

Bruce C. Truesdale on behalf of Debtor Steven Jones brucectruesdalepc@gmail.com,

bctpcecf@gmail.com/r49787@notify.bestcase.com

Bruce C. Truesdale on behalf of Creditor Mountainview at Greenbrook Condominium Association,

Inc. brucectruesdalepc@gmail.com, bctpcecf@gmail.com/r49787@notify.bestcase.com

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,

bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,

bkgroup@kmlawgroup.com

Elysa D Bergenfeld on behalf of Creditor Mountainview at Greenbrook Condominium Association,

Inc. edb@ansellgrimm.com, rbl@ansellgrimm.com

Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,

bkgroup@kmlawgroup.com

Marlena Miller on behalf of Creditor Mountainview at Greenbrook Condominium Association,

Inc. mdiaz-Cobo@theassociationlawyers.com

TOTAL: 11